GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:1135
ANSWERED ON:22.07.2016
Bank Loans
Udasi Shri Shivkumar Chanabasappa

Will the Minister of FINANCE be pleased to state:

(a) the amount of loans provided by the Public Sector Banks (PSBs) to individuals, industries, corporate houses during each of the last three years and the current year, bank-wise;

(b) the details of outstanding loans/Non Performing Assets (NPAs) during each of the last three years and the current year; and

(c) the progress of the recovery of such loans during the said period and the measures taken/proposed to be taken to reduce the NPAs of banks?

Answer

The Minister of State in the Ministry of Finance

(a) to (c): The bank wise amount of loans provided by the Public Sector Banks (PSBs) to individuals, industries, corporate houses during the last three years are at Annexed − I, II & III. The details of outstanding loans/ Non-Performing Assets (NPAs) and Recovery during the last three years and current year is Annexed − IV.

The Government has taken specific measures to address issues in sectors such as Infrastructure (Power, Roads etc.), Steel and Textiles where incidence of NPAs is high. The government has also approved establishment of six (6) new Debt Recovery Tribunals (DRTs), to speed up the recovery of bad loans of the banking sector, in addition to existing thirty three. RBI has also undertaken steps which include (i) Formations of Joint Lenders' Forum (JLF) for revitalizing stressed assets in the system, (ii) Flexible Structuring for long term project loans to Infrastructure and Core Industries, and (iii) Strategic Debt Restructuring (SDR) scheme. (iv) Scheme for Sustainable Structuring of Stressed Assets. The Government has recently issued advisory to banks to take action against guarantors in event of default by borrower under relevant section of SARFAESI Act, Indian Contract Act & RDDB&FI Act, since in the event of default; the liability of the guarantor is co-extensive with the borrower.

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Lok Sabha Unstarred Question No. 2108 for 22.07.2016.
Annex - I
TABLE 1: CREDIT TO INDIVIDUALS BY PUBLIC SECTOR BANKS
As on 31st March of the year
Amount in rupees thousands
Bank Amount Outstanding
2012 2013 2014 2015
STATE BANK OF INDIA 1940629730 3201674711 3526572636 3869063034
STATE BANK OF BIKANER AND JAIPUR 94833823 188771624 205958138 238925640
STATE BANK OF HYDERABAD 170402117 301651465 348866901 403319289
STATE BANK OF MYSORE 132278547 130130124 154107248 180641517
STATE BANK OF PATIALA 127465561 171908484 239302831 263286173
STATE BANK OF TRAVANCORE 175091308 314741952 302675355 303089987
BANK OF BARODA 323097637 493847422 580442427 685790422
ALLAHABAD BANK 150946037 316170853 339705612 335959722
BANK OF INDIA 294189099 497025129 640328554 742663051
BANK OF MAHARASHTRA 133402571 220679479 245488099 313490883
CANARA BANK 1874579176 2217244432 2030348353 881740611
DENA BANK 80599079 120669101 144267869 164476853
INDIAN BANK 223920939 438886982 413012853 487111069
INDIAN OVERSEAS BANK 271430248 502143092 550307485 568398516
CENTRAL BANK OF INDIA 228212791 367467076 485732102 579784223
UNION BANK OF INDIA 222013718 366551828 454506203 562709332
PUNJAB NATIONAL BANK 448144210 709413267 975900356 1079735968
UNITED BANK OF INDIA 100808956 155900488 164491419 172761111
UCO BANK 451825521 549665786 514587797 509601060
BHARTIYA MAHILA BANK 307613
SYNDICATE BANK 258703801 437803309 486321975 565974185

ANDHRA BANK 137275157 258622897 321371765 339017517
CORPORATION BANK 133708746 233343634 304583067 362331262
ORIENTAL BANK OF COMMERCE 186677886 1194477292 295729158 327396796
PUNJAB AND SIND BANK 65782738 90713507 155287982 131842989
VIJAYA BANK 112210063 133326585 153780396 217329125
I.D.B.I. LTD. 287243997 294066529 330641920 430599160

TOTAL 8625473456 13906897048 14364318501 14717347108

Source: Reserve Bank of India

Notes:
1. The amount in the year 2012 corresponds to accounts with credit limit more than 2 lakhs.
2. The amount in the years 2013-2015 corresponds to all credit accounts irrespective of credit limit.

Annex - II
TABLE 2: CREDIT TO INDUSTRIAL SECTOR BY PUBLIC SECTOR BANKS
As on 31st March of the year
Amount in rupees thousands
Bank Amount Outstanding
2012 2013 2014 2015
STATE BANK OF INDIA 3547457308 4410900618 5088157463 5357465518
STATE BANK OF BIKANER AND JAIPUR 225038746 272957880 405830016 315502904
STATE BANK OF HYDERABAD 389355853 457685632 465731265 498203095
STATE BANK OF MYSORE 198107712 222341014 251165599 256417581
STATE BANK OF PATIALA 342013536 429451924 405924462 410629535
STATE BANK OF TRAVANCORE 194675452 245785641 272141037 262448849
BANK OF BARODA 829256952 934464258 1123236021 1211822703
ALLAHABAD BANK 579221624 647153189 695481152 729229165
BANK OF INDIA 805270706 922019100 1105003498 1221713199
BANK OF MAHARASHTRA 208350588 346579704 419964799 467575689
CANARA BANK 1143507277 1148260366 1307773513 1411497071
DENA BANK 238603791 280175466 331055154 354238765
INDIAN BANK 341097011 387312660 452020400 435172513
INDIAN OVERSEAS BANK 598176688 671716760 721853655 737683091
CENTRAL BANK OF INDIA 686163117 842304408 850199640 876493298
UNION BANK OF INDIA 672497306 746800634 850305233 917605786
PUNJAB NATIONAL BANK 1154694604 1235643367 1421302769 1617355710
UNITED BANK OF INDIA 285340420 299788586 323894226 326726735
UCO BANK 525074853 563016731 536715653 514851767
BHARTIYA MAHILA BANK 666242
SYNDICATE BANK 87374072 53390546 491466335 618350240
ANDHRA BANK 418256713 490966752 509230118 581825818
CORPORATION BANK 489652896 583302329 607215927 597861275
ORIENTAL BANK OF COMMERCE 583855850 577752733 619800280 642579371
PUNJAB AND SIND BANK 194677216 245598081 260633255 259957939
VIJAYA BANK 141191339 374679937 419283553 442816904
I.D.B.I. LTD. 923709315 1037712204 1034378043 1036547117

TOTAL 15802620945 18427760520 20969763066 22103237880

Source: Reserve Bank of India.

Annex - III
TABLE 3: CREDIT TO PRIVATE CORPORATE SECTOR BY PUBLIC SECTOR BANKS

As on 31st March of the year
Amount in rupees thousands
Bank Amount Outstanding
2012 2013 2014 2015
STATE BANK OF INDIA 1555394069 1849668125 2037807924 1956828043
STATE BANK OF BIKANER AND JAIPUR 244630592 266716656 331636572 352012102
STATE BANK OF HYDERABAD 156323839 176402025 174680407 198856441
STATE BANK OF MYSORE 216307074 57599642 62744515 72606795
STATE BANK OF PATIALA 335798866 410749373 383208996 347857357
STATE BANK OF TRAVANCORE 245034745 116425238 318516908 305825465
BANK OF BARODA 1032403450 1178325571 1480689980 1626023609
ALLAHABAD BANK 251385507 514964354 360156605 744360777
BANK OF INDIA 481014264 911724900 1250478588 1342985179
BANK OF MAHARASHTRA 190903601 110291174 163083927 198189522
CANARA BANK 423613912 1353738471
DENA BANK 286006665 337937022 391332556 405913433
INDIAN BANK 160458080 164141580 198960139 215872295
INDIAN OVERSEAS BANK 455478916 529447252 605326709 562269040
CENTRAL BANK OF INDIA 835981226 984243641 959008535 950506759
UNION BANK OF INDIA 957088713 1069497151 1099677415 1273836285
PUNJAB NATIONAL BANK 1481834093 1522531245 1591801364 1720406149
UNITED BANK OF INDIA 275283482 284297395 294044221 290510402
UCO BANK 408030029 494863712 708332930 684448093
BHARTIYA MAHILA BANK 1603285
SYNDICATE BANK 390577789 480224295 572366794 739797224
ANDHRA BANK 193932051 253876515 266851249 313743070
CORPORATION BANK 638396168 720198462 788774549 805338473
ORIENTAL BANK OF COMMERCE 294528844 89665 293686962 306044060
PUNJAB AND SIND BANK 229058411 240155117 239330904 285588908
VIJAYA BANK 208531276 93014541 217624312 337967192
I.D.B.I. LTD. 991101051 979088901 1172089785 1170912799

TOTAL 12515482801 13746473552 16385826758 18564041228

Source: Reserve Bank of India.

Notes:
1. The amount in the year 2012 corresponds to accounts with credit limit more than 2 lakhs.
2. The amount in the years 2013-2015 corresponds to all credit accounts irrespective of credit limit
3. Private corporate sector includes Private Financial Corporations and Private Non-Financial Corporations.

Annex-IV

GROSS NPAs AND RECOVERY OF PUBLIC AND PRIVATE SECTOR BANKS DURING THE LAST THREE YEARS AND CURRENT YEAR (Rs. In Crore)
SR. NO. BANKS GROSS NPAs RECOVERY
Mar-13 Mar-14 Mar-15 Mar-16 Mar-13 Mar-14 Mar-15 Mar-16
1 Allahabad Bank 4,962 7,961 8,274 12,780 490 967 827 2,465
2 Andhra Bank 3,714 5,858 6,877 10,647 343 324 1,019 729
3 Bank of Baroda 6,551 9,894 13,921 33,730 626 1,292 1,508 1,481
4 Bank of India 7,152 10,274 20,245 40,369 1,245 3,003 3,145 3,555
5 Bank of Maharashtra 1,138 2,860 6,402 11,024 199 365 430 645
6 Bharatiya Mahila Bank Ltd. 0 0 1 0 0 0
7 Canara Bank 5,786 7,371 12,490 23,349 1,204 2,689 1,896 1,279
8 Central Bank of India 8,456 11,500 11,873 21,921 1,130 1,764 2,483 3,087
9 Corporation Bank 2,048 4,737 7,107 13,404 124 228 318 477
10 Dena Bank 1,452 2,616 4,393 8,311 227 416 595 728
11 IDBI Bank Limited 6,450 9,949 12,654 25,718 251 766 1,159 875
12 Indian Bank 3,255 4,284 5,366 8,272 346 1,079 1,122 526
13 Indian Overseas Bank 5,621 7,838 13,153 25,156 630 2,022 1,557 1,806
14 Oriental Bank of Commerce 4,184 5,618 7,666 14,678 754 913 1,010 1,149
15 Punjab & Sind Bank 1,537 2,554 3,082 4,205 117 211 190 217
16 Punjab National Bank 13,255 18,611 25,318 50,043 1,942 2,020 2,259 6,009
17 Syndicate Bank 2,816 4,264 5,904 11,542 730 805 1,055 1,260
18 UCO Bank 6,905 6,275 9,782 19,453 828 2,015 1,629 0

19 Union Bank of India 6,143 9,142 12,672 21,780 1,247 765 1,130 844
20 United Bank of India 2,964 7,118 6,553 8,528 375 1,084 1,237 1,095
21 Vijaya Bank 1,533 1,986 2,443 5,983 336 436 646 288
22 State Bank of Bikaner & Jaipur 2,119 2,733 2,945 3,603 246 472 575 756
23 State Bank of Hyderabad 3,186 5,824 4,985 6,591 567 543 1,981 2,503
24 State Bank of India 48,378 57,819 54,107 82,910 4,766 7,738 9,235 4,392
25 State Bank of Mysore 2,081 2,819 2,136 2,851 241 555 1,014 490
26 State Bank of Patiala 2,453 3,758 4,360 6,767 385 568 1,411 1,405
27 State Bank of Travancore 1,750 3,077 2,357 3,200 484 657 1,804 1,474
PUBLIC SECTOR BANKS 1,55,890 2,16,739 2,67,065 4,76,816 19,832 33,698 41,236 39,534

Source: Reserve Bank of India.

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